

Mark S. Middlemas (USB No. 9252)
Tom Cook (USB No. 5846)
LUNDBERG & ASSOCIATES, PC
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
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Attorneys for JPMorgan Chase Bank, National Association
L&A Case No. 15.64282.4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION

In re:	Bankruptcy No. 12-31819 RKM
Hossein Rezaian and Afagh Mohammadreza,	(a Chapter 13 case)
Debtors.	Filed Electronically

NOTICE OF MOTION FOR APPROVAL TO ENTER INTO LOAN MODIFICATION
AND NOTICE OF OPPORTUNITY FOR HEARING

OBJECTION DEADLINE: September 6, 2016

TO ALL PARTIES IN INTEREST:

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

The Motion for Approval to Enter into Modification Agreement filed by secured creditor JPMorgan Chase Bank, National Association (“Creditor”) in this case will come for hearing

before the Honorable R. Kimball Mosier on September 14, 2016 at the hour of 11:00 am in Room 369 or such other room as may be assigned, United States Courthouse, 350 South Main Street, Salt Lake City, UT 84101.

NO HEARING WILL BE CONDUCTED ON THIS MOTION UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE COURT ON OR BEFORE THE OBJECTION DEADLINE SET FORTH BELOW.

If you do not want the Court to grant Creditor's motion, or if you want the Court to consider your views on the motion, then, on or before September 6, 2016 (14 days from the date of this notice plus 3 days for mailing), you or your attorney must:

1. File with the Court a written response explaining your position at:

United States Bankruptcy Court
350 South Main Street, Room 301
Salt Lake City, UT 84101

If you mail your response to the Court for filing, you must mail it early enough so the Court will **receive** it on or before the date stated above.

2. Serve a copy of your response upon the following via ECF or U.S. Mail:

Lundberg & Associates, PC
3269 South Main Street, Suite 100
Salt Lake City, UT 84115

Attorneys for Creditor

Lon Jenkins
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Chapter 13 Trustee

3. Attend the hearing scheduled to be held as set forth in this notice. **There will be no further notice of the hearing** and failure to attend the hearing will be deemed a waiver of your objection.

If you intend to call witnesses or make a presentation of facts or law at this hearing that will extend beyond 5 minutes, please inform Lundberg & Associates, PC at once at (801) 263-3400 so that, in the event time for such presentation is inadequate, the hearing may be rescheduled on a date when there will be sufficient time on the Court's calendar.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the motion and may enter an order granting the motion for approval to enter into a loan modification.

In the absence of a timely response/objection, the relief sought in the Pleading may be granted without a hearing under 11 U.S.C. Section 102(1).

DATED: August 19, 2016.

LUNDBERG & ASSOCIATES, PC

By: /s/Mark S. Middlemas

Mark S. Middlemas
Attorneys for Creditor

CERTIFICATE OF SERVICE – BY NOTICE OF ELECTRONIC FILING (CM/ECF)

I certify that, on August 19, 2016 I electronically filed the Motion for Approval to Enter into Modification Agreement and the foregoing Notice of Opportunity for Hearing, with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified below, are registered CM/ECF users and will be served through the CM/ECF system:

Justin O. Burton
Rulon T. Burton & Assoc.
jeff@rulontburton.com
ECF
Attorney for Debtors

Lon Jenkins
utahtrusteemail@ch13ut.org
ECF
Chapter 13 Trustee

/s/Mark S. Middlemas
Mark S. Middlemas

CERTIFICATE OF SERVICE – MAIL, OTHER

I certify that, on August 19, 2016, I caused to be served a true and correct copy of the Motion for Approval to Enter into Modification Agreement and the foregoing Notice of Opportunity for Hearing, as follows:

Mail Service to Entire Matrix – By regular first class United States mail, postage fully pre-paid addressed to all parties who did not receive electronic service as set forth herein listed on the Official Court Mailing Matrix dated August 19, 2016 attached hereto.

/s/Mark S. Middlemas
Mark S. Middlemas

Label Matrix for local noticing

1088-2

Case 12-31819

District of Utah

Salt Lake City

Fri Aug 19 09:06:20 MDT 2016

American Express

Document

PO Box 297804

Fort Lauderdale, FL 33329-7804

American Express

PO Box 650448

Dallas TX 75265-0448

American Express Bank FSB

c/o Becket and Lee LLP

POB 3001

Malvern PA 19355-0701

American Express Blue Cash

PO Box 981535

El Paso TX 79998-1535

(p)AUTOMOTIVE FINANCE CORPORATION

13085 HAMILTON CROSSING BLVD

SUITE 300

CARMEL IN 46032-1445

Azurea I, LLC

c/o Weinstein & Riley, P.S.

2001 Western Ave., Ste. 400

Seattle, WA 98121-3132

Jesse A.P. Baker

Aldridge Pite, LLP

4375 Jutland Drive, Suite 200

PO Box 17933

San Diego, CA 92177-7921

Bank of America

PO Box 5170

Simi Valley, CA 93062-5170

Bonded Collection Corp.

CS Bond 01

PO Box 1022

Wixom MI 48393-1022

Justin O. Burton

Rulon T. Burton & Assoc.

6000 South Fashion Blvd.

Murray, UT 84107-5436

Chase Home Finance

PO Box 78420

Phoenix, AZ 85062-8420

Chase cardmember Services

PO Box 94014

Palatine, IL 60094-4014

Comcast

1350 Miller Avenue

SLC, UT 84106-3092

Tom Cook

Lundberg & Associates

3269 South Main St.

Suite 100

Salt Lake City, UT 84115-3773

Dealer Services Corporation

1320 City Center Drive, Suite 100

Carmel, IN 46032-3816

Department Stores National Bank/Macy's

Bankruptcy Processing

Po Box 8053

Mason, OH 45040-8053

Dillard's National Bank

PO Box 52051

Phoenix, AZ 85072-2051

FIA CARD SERVICES, N.A.

4161 Piedmont Parkway

NC4 105 03 14

Greensboro, NC 27410

GE Capital Retail Bank

Care of Recovery Management Systems Corp

25 S.E. 2nd Avenue, Suite 1120

Miami, FL 33131-1605

IRS

Centralized Insolvency Operations

PO Box 7346

Philadelphia, PA 19101-7346

Integra Telcom

265 E. 100 So. Suite 200

Salt Lake City, UT 84111-1739

JPMorgan Chase Bank, N.A.

c/o Chase Records Center

Attn: Correspondence Mail

700 Kansas Lane

Monroe, LA 71203-4774

Lon Jenkins tr

405 South Main Street

Suite 600

Salt Lake City, UT 84111-3408

Johnson Mark LLC

PO Box 7811

Sandy, UT 84091-7811

M & T Bank Commercial Loans

PO Box 1302

Buffalo, NY 14240-1302

M&T BANK

c/o PITE DUNCAN, LLP

4375 Jutland Drive, Suite 200

P.O. Box 17933

San Diego, CA 92177-7921

Macy's

PO Box 8053

Mason, OH 45040-8053

Main Street Acquisition Corp assignee of CHA

BANK USA N A

c/o Becket and Lee LLP

POB 3001

Malvern PA 19355-0701

Mark E. Medcalf

160 East 300 South, Fifth Floor

P.O. Box 140857

Salt Lake City, UT 84114-0857

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Mark S. Middlemas Afagh Mohammadreza NCB Management Services, Inc.
Lundberg & Associates 14029 So. Candy Pull Drive PO Box 1099
3269 South Main Street Draper, UT 84020-7512 Langhorne, PA 19047-6099
Suite 100
Salt Lake City, UT 84115-3773

PNC Mortgage PO Box 1820 Dayton, OH 45401-1820	(p)PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067	RC Willey Home Furnishings PO Box 410429 Salt Lake City, UT 84141-0429
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Hossein Rezaian 14029 So. Candy Pull Drive Draper, UT 84020-7512	Shahram Rezaian 14029 So. Candy Pull Drive Draper, UT 84020-7512	TD BANK USA, N.A. C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121-3132
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Target National Bank PO Box 660170 Dallas TX 75266-0170	USTC Attn: Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134-7040	United States Trustee Ken Garff Bldg. 405 South Main Street Suite 300 Salt Lake City, UT 84111-3402
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Utah Labor Commission Mark E. Medcalf #5404 160 East 300 South, Fifth Floor PO Box 140857 Salt Lake City, UT 84114-0857	Wells Fargo ATTN: Recovery Dept PO BOX 5058 Sioux Falls, SD 57117-5058	Wells Fargo Business Direct Op PO Box 348750 Sacramento CA 95834-8750
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Wells Fargo PO Box 54349 Los Angeles CA 90054-0349	Wells Fargo Bank PO Box 63491 MAC A0143-042 San Francisco, Ca 94163-0001	Wells Fargo Bank, N.A. Business Direct Division P.O. Box 29482 Phoenix, AZ 85038-9482
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Wells Fargo Bank, N.A. P.O. Box 10438 Des Moines, Iowa 50306-0438	Wells Fargo Card Services 1 Home Campus 3rd Floor Des Moines, IA 50328-0001	James H. Woodall 10808 River Front Parkway Suite 175 South Jordan, UT 84095-5961
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Mark S. x2Middlemas Lundberg & Associates 3269 South Main Street Suite 100 Salt Lake City, UT 84115-3773	Mark S. x4Middlemas Lundberg & Associates 3269 South Main Street #100 Salt Lake City, UT 84115-3773
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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Auto Finance Corporation 13085 Hamilton Crossing Blvd., Suite 300 Carmel, IN 46032	Portfolio Recovery Associates, LLC PO Box 41067 Norfolk VA 23541
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The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)JPMorgan Chase Bank, National Association

(u)M&T Bank

(u)RC Willey Financial Services

(u)Utah Labor Commission

(d)Wells Fargo Card Services
1 Home Campus 3rd Floor
Des Moines, IA 50328-0001

End of Label Matrix	
Mailable recipients	52
Bypassed recipients	5
Total	57